

## Message Text

UNCLASSIFIED

PAGE 01 STATE 171330  
ORIGIN NEA-10

INFO OCT-01 ISO-00 L-03 EB-07 OPIC-06 /027 R

DRAFTED BY NEA/ARP:JJZIOLOKOWSKI:LB

APPROVED BY NEA/ARP:JWTTWINAM

-----030857 220818Z /10

R 220126Z JUL 77

FM SECSTATE WASHDC

TO AMEMBASSY KUWAIT

UNCLAS STATE 171330

E.O. 11652: N/A

TAGS: BGEN

SUBJECT: GOK REQUEST FOR INFORMATION

REFERENCE: KUWAIT 3308

1. AS EMBASSY NOTED IN REFTEL, LAWS ON INSURANCE COMPANIES AND CONTRACTS AND LAWS REGULATING COMPANIES VARY FROM STATE TO STATE. DEPARTMENT IS POUCHING SEVERAL COPIES OF STATE LAWS ON COMPANIES PROVIDED BY SOUTH CAROLINA DEVELOPMENT BOARD AND PENNSYLVANIA TRADE DEVELOPMENT OFFICE. PENNSYLVANIA LAW IS NEW AND IS IN DRAFT FORM.

2. IN ATTEMPTING TO FIND COPIES OF LAWS ON INSURANCE CONTRACTS AND COMPANIES, DEPARTMENT CONTACTED NUMBER OF INSURANCE ASSOCIATIONS NONE OF WHICH HAD COPIES OF LAWS TO GIVE AWAY. APPARENTLY, INSURANCE LAWS ARE PUBLISHED BY SMALL NUMBER OF LEGAL PUBLISHERS AND COSTS OF TYPICAL STATE LAWS ON INSURANCE BEGIN AT ABOUT DOLS 50 AND CAN COST AS MUCH AS DOLS 200. FURTHERMORE, LAWS DIFFER FROM STATE TO STATE. BEST SOLUTION HERE SEEMS TO BE "OFFICIAL MODEL LAWS, REGULATIONS AND GUIDELINES" PUBLISHED BY NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS. NAIC DRAWS UP MODEL LAWS FOR ALL ASPECTS OF INSURANCE BUSINESS AND MANY OF THESE LAWS HAVE BEEN ADOPTED BY STATES. "OFFICIAL MODEL LAWS, UNCLASSIFIED

UNCLASSIFIED

PAGE 02 STATE 171330

ATION OF INSURANCE COMMISSIONERS. NAIC DRAWS UP MODEL LAWS FOR ALL ASPECTS OF INSURANCE BUSINESS AND MANY OF THESE LAWS HAVE BEEN ADOPTED BY STATES. "OFFICIAL MODEL LAWS,

ETC." AVAILABLE IN TWO VOLUMES FOR DOLS 160 FROM NATIONAL INSURANCE ADVERTISING REGULATION SERVICE, 8100 PENN AVE. SOUTH, MINNEAPOLIS, MINNESOTA 55431. DEPARTMENT IS

POUCHING ORDER FORM FOR THESE VOLUMES SHOULD GOK WISH TO ORDER DIRECTLY. EMBASSY MAY ALSO WISH TO SUGGEST THAT KUWAITI EMBASSY HERE ORDER MATERIAL AND SEND THROUGH ITS DIPLOMATIC POUCH WHICH WOULD BE FASTER.

3. DEPARTMENT ALSO POUCHING NAIC LIST OF ALL MODEL LAWS AND RULES AVAILABLE FROM ITS CENTRAL OFFICE LIBRARY SHOULD GOK WISH TO ORDER MORE. USDOC HAS PROVIDED PAMPHLET/ORDER FORM FOR PUBLICATIONS OF NATIONAL INSURANCE LAW SERVICES WHICH SIMILAR TO NAIC PUBLICATIONS.  
VANCE

UNCLASSIFIED

NNN

## Message Attributes

**Automatic Decaptioning:** X  
**Capture Date:** 01-Jan-1994 12:00:00 am  
**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
**Concepts:** n/a  
**Control Number:** n/a  
**Copy:** SINGLE  
**Sent Date:** 22-Jul-1977 12:00:00 am  
**Decaption Date:** 01-Jan-1960 12:00:00 am  
**Decaption Note:**  
**Disposition Action:** n/a  
**Disposition Approved on Date:**  
**Disposition Case Number:** n/a  
**Disposition Comment:**  
**Disposition Date:** 01-Jan-1960 12:00:00 am  
**Disposition Event:**  
**Disposition History:** n/a  
**Disposition Reason:**  
**Disposition Remarks:**  
**Document Number:** 1977STATE171330  
**Document Source:** CORE  
**Document Unique ID:** 00  
**Drafter:** JJZIOLKOWSKI:LB  
**Enclosure:** n/a  
**Executive Order:** N/A  
**Errors:** N/A  
**Expiration:**  
**Film Number:** D770260-1307  
**Format:** TEL  
**From:** STATE  
**Handling Restrictions:** n/a  
**Image Path:**  
**ISecure:** 1  
**Legacy Key:** link1977/newtext/t19770728/aaaaayaf.tel  
**Line Count:** 73  
**Litigation Code IDs:**  
**Litigation Codes:**  
**Litigation History:**  
**Locator:** TEXT ON-LINE, ON MICROFILM  
**Message ID:** 98b65b65-c288-dd11-92da-001cc4696bcc  
**Office:** ORIGIN NEA  
**Original Classification:** UNCLASSIFIED  
**Original Handling Restrictions:** n/a  
**Original Previous Classification:** n/a  
**Original Previous Handling Restrictions:** n/a  
**Page Count:** 2  
**Previous Channel Indicators:** n/a  
**Previous Classification:** n/a  
**Previous Handling Restrictions:** n/a  
**Reference:** 77 KUWAIT 3308  
**Retention:** 0  
**Review Action:** RELEASED, APPROVED  
**Review Content Flags:**  
**Review Date:** 01-Mar-2005 12:00:00 am  
**Review Event:**  
**Review Exemptions:** n/a  
**Review Media Identifier:**  
**Review Release Date:** n/a  
**Review Release Event:** n/a  
**Review Transfer Date:**  
**Review Withdrawn Fields:** n/a  
**SAS ID:** 1773922  
**Secure:** OPEN  
**Status:** NATIVE  
**Subject:** GOK REQUEST FOR INFORMATION  
**TAGS:** BGEN  
**To:** KUWAIT  
**Type:** TE  
**vdkgvkey:** odbc://SAS/SAS.dbo.SAS\_Docs/98b65b65-c288-dd11-92da-001cc4696bcc  
**Review Markings:**  
Margaret P. Grafeld  
Declassified/Released  
US Department of State  
EO Systematic Review  
22 May 2009  
**Markings:** Margaret P. Grafeld Declassified/Released US Department of State EO Systematic Review 22 May 2009